

REMARKS

The present paper responds to the Office Action dated April 14, 2009. The Applicants would like to thank the Examiner for her time in granting an interview regarding the present claims.

Rejections under 35 USC §112

Claims 6-10, 15-22, 23-25, and 30-33 were rejected under 35 USC §112, second paragraph, as being indefinite. Each of the rejections is discussed separately below.

Claim 6 has been amended to recite “receiving reference address information relating to a reference address” and “determining demographic data relating to the first address information and the reference address information.” The Applicants respectfully submit that this overcomes the rejection of claim 6. Withdrawal of the rejection is thus requested.

Claim 7 has been canceled. The rejection of claim 7 is thus moot.

Claim 10 has been amended to recite “wherein calculating a score comprises measuring at least one difference in demographic data between the determined demographic data relating to the address information and the determined demographic data relating to the reference address.” The Applicants respectfully submit that this overcomes the rejection of claim 10. Withdrawal of the rejection is thus requested.

Claim 15 has been amended to recite “receiving street addresses including an applicant address and a reference address”. Claim 15 has further been amended to clarify that “using demographic attributes of the street addresses to predict the risk of fraud by analyzing differences between the demographic data of the street addresses” relates to the street address of the first step. Lastly, claim 15 has been amended to recite “assessing the risk of fraud based on the differences between the demographic attributes.” The Applicants respectfully submit that these amendments overcome the rejection of claim 15. Withdrawal of the rejection is thus requested.

Claim 23 has been canceled. The rejections of claim 23 are thus moot.

Claim 24 has been amended to recite “computer instructions operable by the processor to append data from the memory or input by a user to at least one variable used in assessing a risk of identity theft fraud.” The Applicants respectfully submit that this overcomes the rejection of claim 24. Withdrawal of the rejection is thus requested.

Claim 25 has been amended to clarify antecedent basis. The Applicants respectfully submit that the amendments overcome the rejection of claim 25. Withdrawal of the rejection is thus requested.

Claim 30 has been amended to recite “receiving two different street addresses, the two different street addresses including an applicant address and a reference address” and “receiving demographic data associated with the two different street addresses” before “analyzing the two different street addresses and the demographic data associated with the street addresses”. The Applicants respectfully submit that this overcomes the rejection of claim 30. Withdrawal of the rejection is thus requested.

The Applicants thus respectfully submit that each of the rejections under 35 USC §112, second paragraph has been overcome or been made moot. Reconsideration and allowance are thus respectfully requested.

Rejections under 35 USC §101

Claims 1-3, 4-10, 12-23, and 26-33 were rejected under 35 USC §101 as being directed towards non-statutory subject matter. Each of the rejections is discussed separately below.

Claim 29 has been amended to specifically recite a processor including an interface and a scoring module. The Applicants respectfully submit that the processor element is a structural element and thus overcomes the rejection of claim 29.

Each of the independent method claims has been amended in the preamble to recite a “computer-implemented method” and within the body of the claim to recite at least one step being performed by a processor. The Applicants respectfully submit that each of the method claims are tied to a specific machine, thus overcoming the rejections under 35 USC §101.

The Applicants respectfully submit that each of the claims is allowable under 35 USC §101. Withdrawal of the rejection and allowance of the claims are thus respectfully requested.


Conclusion

The application is in allowable form, and consideration and allowance are respectfully requested.

Respectfully submitted,

DORSEY & WHITNEY LLP
Customer Number 25763

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By: 
Adam M. Bramwell, Reg. No. 61,462
(612) 492-6692